Electronic Acknowledgement Receipt				
EFS ID:	2436327			
Application Number:	10041765			
International Application Number:				
Confirmation Number:	3190			
Title of Invention:	Systems and methods for selective use of risk models to predict financial risk			
First Named Inventor/Applicant Name:	Daniel Ahles			
Customer Number:	20995			
Filer:	James W. Ausley/Kehinde Jegede			
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File Listing:

ı	Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
	1		AMEND 1DATA-045A.pdf	550442	- yes	11
	'		AMEND_TDATA-043A.pdi	1c9021d8217f7f3a17462b053413988e bf8bb99e		

	Multipart Description/PDF files in .zip description			
	Document Description	Start	End	
	Response to Election / Restriction Filed		1	
	Claims	2	10	
	Applicant Arguments/Remarks Made in an Amendment	11	11	
Warnings:		1		

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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.